



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [GOLDMAN SACHS GROUP, INC., THE](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [1,387,925,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GOLDMAN SACHS GROUP, INC., THE](#)

[200 WEST STREET](#)

[NEW YORK, NY 10282](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	1,302,801,500	1,092,401,500	1,118,903,250	970,901,250	967,757,250
Net income (\$000)	12,322,000	1,586,000	9,459,000	8,466,000	10,459,000
Number of BHCs in peer group	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)	0.48	2.65	0	0.42	2.84	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
+ Non-interest income	4.59	1.11	97	3.57	1.14	93	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
- Overhead expense	2.78	2.24	80	3.12	2.63	78	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
- Provision for credit losses	-0.02	-0.15	71	0.43	0.85	21	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
+ Securities gains (losses)	0.02	0.01	81	0.06	0.03	78	0.03	0.02	68	0.02	0.01	82	0	0	61
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.34	1.79	83	0.49	0.64	31	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Net operating income	1.89	1.36	85	0.29	0.48	25	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Net income	1.89	1.35	85	0.29	0.50	25	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.97	3.14	2	1.50	3.78	2	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense	0.46	0.27	85	1.06	0.66	84	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent)	0.51	2.85	0	0.44	3.10	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.16	0.13	62	0.76	0.28	89	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76
Earnings coverage of net loan and lease losses (X)	93.57	4.52	88	8.18	21.56	39	13.44	22.91	52	19.06	24.40	60	34.66	21.75	77
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.65	1.39	74	2.65	1.51	89	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49
Allowance for loan and lease losses / Total loans and leases	1.57	1.37	71	2.50	1.48	88	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	3.18	0.63	99	5.05	0.66	99	3.98	0.71	99	3.32	0.57	98	3.11	0.61	98
30–89 days past due loans and leases / Total loans and leases	0.20	0.27	47	0.47	0.36	72	0.42	0.39	67	0.45	0.43	64	0.58	0.44	72
Liquidity and Funding															
Net noncore funding dependence	29	-1.82	93	62.18	6.94	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-87.40	-8.21	2	-87.82	-2.29	3	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Net loans and leases / Total assets	14.76	59.81	2	13.34	63.21	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Capitalization															
Tier 1 leverage ratio	7.28	9.11	6	7.60	9.03	10	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Holding company equity capital / Total assets	7.34	10.88	6	7.89	11.06	8	8.25	11.16	10	9.09	12.43	11	9.68	12.22	13
Total equity capital (including minority interest) / Total assets	7.46	11.01	6	7.98	11.18	7	8.39	11.29	11	9.27	12.57	11	9.86	12.27	15
Common equity tier 1 capital / Total risk-weighted assets	13.88	12.69	71	13.27	12.01	79	14.14	12.38	82	13.28	12.17	77	13.34	12.12	77
Net loans and leases / Equity capital (X)	2.01	5.51	2	1.69	5.78	3	1.90	5.58	3	1.61	5.21	5	1.40	5.29	4
Cash dividends / Net income	9.02	25.30	21	73.39	60.26	71	24.72	42.30	27	24.85	33.12	33	17.31	27.31	23
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	21.59	9.29	86	20.81	17.07	66	17.12	16.68	55	6.57	9.26	52	1.64	7	23
Equity capital	13.17	9.31	75	-0.95	6.16	18	6.28	6.99	52	0.09	10.49	10	9.66	7.89	70
Net loans and leases	34.52	0.79	93	14.99	13.26	63	25.66	9.07	86	14.66	9.10	78	6.76	7.89	53
Noncore funding	26.05	-23.76	95	15.38	-2.41	79	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29
Parent Company Ratios															
Short-term debt / Equity capital	16.72	0.48	98	20.92	0.98	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Long-term debt / Equity capital	193.25	11.05	98	199.33	13.39	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Equity investment in subsidiaries / Equity capital	111.38	103.07	87	111.46	103.11	89	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Cash from ops + noncash items + op expense / Op expense + dividends	119.12	130.64	50	284.98	154.33	84	185.08	147.24	75	124.74	190.27	28	179.17	174.91	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,275,000	3,419,000	6,315,000	8,129,000	7,380,000	-4.21	84.30
Income from lease financing receivables.....	4,000	5,000	8,000	10,000	13,000	-20.00	33.33
Fully taxable income on loans and leases.....	3,279,000	3,424,000	6,323,000	8,139,000	7,393,000	-4.23	84.21
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	3,279,000	3,424,000	6,323,000	8,139,000	7,393,000	-4.23	84.21
Investment interest income (tax equivalent).....	237,000	223,000	461,000	429,000	354,000	6.28	4640.00
Interest on balances due from depository institutions.....	7,000	226,000	249,000	1,220,000	1,436,000	-96.90	-96.68
Interest income on other earning assets.....	2,510,000	3,926,000	6,687,000	12,019,000	10,566,000	-36.07	-13.15
Total interest income (tax equivalent).....	6,033,000	7,799,000	13,720,000	21,807,000	19,749,000	-22.64	23.48
Interest on time deposits of \$250K or more	41,000	118,000	195,000	246,000	88,000	-65.25	
Interest on time deposits < \$250K.....	242,000	501,000	871,000	937,000	812,000	-51.70	
Interest on foreign office deposits	102,000	260,000	419,000	469,000	289,000	-60.77	126.67
Interest on other deposits	275,000	598,000	901,000	1,917,000	1,417,000	-54.01	89.66
Interest on other borrowings and trading liabilities.....	2,046,000	3,850,000	6,165,000	13,230,000	12,692,000	-46.86	-15.63
Interest on subordinated debt and mandatory convertible securities	176,000	200,000	387,000	577,000	614,000	-12.00	-40.14
Total interest expense.....	2,882,000	5,527,000	8,938,000	17,376,000	15,912,000	-47.86	-6.97
Net interest income (tax equivalent).....	3,151,000	2,272,000	4,782,000	4,431,000	3,837,000	38.69	76.23
Non-interest income.....	29,899,000	19,508,000	39,571,000	32,240,000	32,907,000	53.27	132.44
Adjusted operating income (tax equivalent)	33,050,000	21,780,000	44,353,000	36,671,000	36,744,000	51.74	125.58
Overhead expense.....	18,077,000	17,049,000	29,227,000	24,973,000	23,481,000	6.03	73.87
Provision for credit losses.....	-161,000	2,350,000	2,854,000	990,000	653,000		
Securities gains (losses)	133,000	319,000	319,000	181,000	1,000	-58.31	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	15,267,000	2,700,000	12,591,000	10,889,000	12,611,000	465.44	270.29
Applicable income taxes	2,855,000	1,053,000	3,020,000	2,117,000	2,022,000	171.13	163.86
Tax equivalent adjustments	38,000	13,000	27,000	64,000	57,000	192.31	850.00
Applicable income taxes (tax equivalent).....	2,893,000	1,066,000	3,047,000	2,181,000	2,079,000	171.39	166.39
Minority interest	52,000	48,000	85,000	242,000	73,000	8.33	-35.00
Net income before discontinued operations, net of minority interest	12,322,000	1,586,000	9,459,000	8,466,000	10,459,000	676.92	316.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	12,322,000	1,586,000	9,459,000	8,466,000	10,459,000	676.92	316.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	12,374,000	1,634,000	9,544,000	8,708,000	10,532,000	657.28	307.44
Investment securities income (tax equivalent).....	237,000	223,000	461,000	429,000	354,000	6.28	4640.00
US Treasury and agency securities (excluding mortgage-backed securities)	192,000	202,000	419,000	346,000	276,000	-4.95	
Mortgage-backed securities	6,000	8,000	14,000	19,000	17,000	-25.00	
All other securities	39,000	13,000	28,000	64,000	61,000	200.00	680.00
Cash dividends declared.....	1,112,000	1,164,000	2,338,000	2,104,000	1,810,000	-4.47	29.30
Common	889,000	899,000	1,795,000	1,544,000	1,226,000	-1.11	54.34
Preferred.....	223,000	265,000	543,000	560,000	584,000	-15.85	-21.48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.93	2.92	3	1.43	3.46	3	1.23	3.27	3	2.25	4	4	2.04	3.87	4
Less: Interest expense	0.44	0.25	85	1.01	0.61	84	0.80	0.48	85	1.79	0.98	89	1.64	0.79	91
Equals: Net interest income (tax equivalent)	0.48	2.65	0	0.42	2.84	2	0.43	2.77	2	0.46	3.01	3	0.40	3.08	1
Plus: Non-interest income	4.59	1.11	97	3.57	1.14	93	3.54	1.21	93	3.32	1.32	89	3.40	1.31	92
Equals: adjusted operating income (tax equivalent)	5.07	3.82	88	3.99	4.05	48	3.96	4.04	50	3.78	4.41	22	3.80	4.46	18
Less: Overhead expense	2.78	2.24	80	3.12	2.63	78	2.61	2.57	63	2.57	2.69	49	2.43	2.71	32
Less: Provision for credit losses	-0.02	-0.15	71	0.43	0.85	21	0.26	0.51	19	0.10	0.15	42	0.07	0.14	28
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	81	0.06	0.03	78	0.03	0.02	68	0.02	0.01	82	0	0	62
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.34	1.79	83	0.49	0.64	31	1.13	1.04	54	1.12	1.56	16	1.30	1.57	26
Less: Applicable income taxes (tax equivalent)	0.44	0.41	69	0.20	0.16	53	0.27	0.23	61	0.22	0.36	14	0.21	0.33	15
Less: Minority interest	0.01	0	90	0.01	0	92	0.01	0	89	0.02	0	91	0.01	0	88
Equals: Net operating income	1.89	1.36	85	0.29	0.48	25	0.85	0.81	48	0.87	1.19	16	1.08	1.24	30
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.89	1.35	85	0.29	0.50	25	0.85	0.82	47	0.87	1.19	16	1.08	1.24	30
Memo: Net income (last four quarters)	1.65	1.25	82	0.52	0.81	19	0.85	0.82	47	0.87	1.19	16	1.08	1.24	29
Net income—BHC and noncontrolling (minority) interest	1.90	1.37	85	0.30	0.50	23	0.85	0.83	49	0.90	1.20	16	1.09	1.25	31
Margin Analysis															
Average earning assets / Average assets	95.36	93.15	76	95.28	91.74	86	95.40	92.32	84	94.96	91.05	88	95.15	91.48	87
Average interest-bearing funds / Average assets	58.10	62.32	31	57.51	65.48	19	57.98	64.06	24	57.52	65.57	19	56	65.56	15
Interest income (tax equivalent) / Average earning assets	0.97	3.14	2	1.50	3.78	2	1.29	3.55	3	2.37	4.41	3	2.14	4.24	3
Interest expense / Average earning assets	0.46	0.27	85	1.06	0.66	84	0.84	0.52	83	1.88	1.08	89	1.73	0.86	90
Net interest income (tax equivalent) / Average earning assets	0.51	2.85	0	0.44	3.10	2	0.45	3.01	2	0.48	3.33	3	0.42	3.38	1
Yield or Cost															
Total loans and leases (tax equivalent)	3.29	4.05	12	4.24	4.44	42	3.88	4.27	26	6.07	5.09	89	5.82	4.95	87
Interest-bearing bank balances	0.01	0.11	3	0.40	0.50	38	0.20	0.27	33	1.27	2.04	14	1.30	1.64	24
Federal funds sold and reverse repos	-0.27	0.26	2	0.40	0.94	27	0.11	0.68	17	1.57	2.44	20	1.28	2.17	15
Trading assets	1.40	0.42	81	1.61	0.67	75	1.48	0.60	75	1.94	0.99	71	1.96	1.11	69
Total earning assets	0.97	3.11	2	1.50	3.74	2	1.28	3.51	3	2.36	4.36	3	2.14	4.20	3
Investment securities (tax equivalent)	0.93	1.80	4	1.66	2.51	3	1.29	2.25	2	2.44	2.76	24	2.72	2.68	55
US Treasury and agency securities (excluding mortgage-backed securities)	0.79	1.28	24	1.36	2.01	23	1.12	1.75	23	1.94	2.32	27	2.25	2.05	65
Mortgage-backed securities	1.68	1.56	63	2.31	2.33	42	1.97	2.05	38	2.55	2.61	45	2.08	2.50	4
All other securities	3.69	2.91	78		3.48		4.11	3.24	81		4.06		206.78	4.20	97
Interest-bearing deposits	0.46	0.24	87	1.29	0.70	91	0.97	0.53	89	2.09	1.10	94	1.73	0.81	94
Time deposits of \$250K or more	0.66	0.76	43	1.64	1.67	43	1.44	1.42	47	3.91	1.96	99	3.46	1.44	99
Time deposits < \$250K	1.05	0.72	80	1.86	1.58	68	1.66	1.36	73	2.11	1.82	68	1.97	1.29	92
Other domestic deposits	0.35	0.17	88	1.11	0.50	93	0.74	0.36	92	2.23	0.93	98	1.85	0.67	98
Foreign deposits	0.29	0.12	81	1.03	0.59	82	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50
Federal funds purchased and repos	0.01	0.19	11	0.92	0.85	68	0.53	0.62	57	2.75	1.86	83	1.96	1.51	69
Other borrowed funds and trading liabilities	1.03	1.31	39	1.41	1.62	40	1.32	1.50	42	1.76	2.38	19	1.83	2.28	21
All interest-bearing funds	0.76	0.40	89	1.76	0.92	92	1.38	0.74	91	3.11	1.49	94	2.94	1.19	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	29,899,000	19,508,000	39,571,000	32,240,000	32,907,000
Fiduciary activities income	49,000	46,000	92,000	89,000	96,000
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue.....	15,845,000	8,962,000	17,904,000	13,419,000	12,567,000
Investment banking fees and commissions.....	12,439,000	9,619,000	19,341,000	15,490,000	17,121,000
Insurance activities revenue.....	0	-1,000	-1,000	1,000	-1,000
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	200,000	128,000	218,000	321,000	363,000
Net gains (losses) on sales of loans, OREO, other assets.....	226,000	-58,000	440,000	1,457,000	889,000
Other non-interest income.....	1,140,000	812,000	1,577,000	1,463,000	1,872,000
Total overhead expenses	18,077,000	17,049,000	29,227,000	24,973,000	23,481,000
Personnel expense.....	11,306,000	7,713,000	13,309,000	12,353,000	12,328,000
Net occupancy expense.....	613,000	585,000	1,205,000	1,360,000	1,078,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	62,000	65,000	130,000	157,000	124,000
Other operating expenses.....	6,096,000	8,686,000	14,583,000	11,103,000	9,951,000
Fee income on mutual funds and annuities.....	642,000	694,000	1,428,000	1,274,000	1,271,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	546,042,000	556,489,000	496,049,000	420,954,000	346,889,000
Number of equivalent employees	40,800	39,100	40,500	38,300	36,600
Average personnel expense per employee.....	277.11	197.26	328.62	322.53	336.83
Average assets per employee.....	31,931.41	27,938.66	27,627.24	25,349.90	26,441.45

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.15	2.15	55	3.56	2.20	73	3.61	2.02	75	3.95	2.72	71	3.86	3.08
Overhead expenses / Net Interest Income + non-interest income	54.76	59.03	30	78.32	63.28	89	65.94	62.28	67	68.22	61.29	78	64	60.88
Percent of Average Assets														
Total overhead expense	2.78	2.24	80	3.12	2.63	78	2.61	2.57	63	2.57	2.69	49	2.43	2.71
Personnel expense.....	1.74	1.25	89	1.41	1.31	63	1.19	1.30	39	1.27	1.41	38	1.27	1.44
Net occupancy expense.....	0.09	0.24	7	0.11	0.26	7	0.11	0.26	6	0.14	0.28	10	0.11	0.28
Other operating expenses.....	0.95	0.73	82	1.60	0.99	85	1.31	0.94	82	1.16	0.97	76	1.04	0.97
Overhead less non-interest income	-1.81	1.10	1	-0.45	1.36	5	-0.92	1.25	1	-0.75	1.32	0	-0.97	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	54.70	58.45	31	78.28	62.83	89	65.90	61.82	68	68.10	60.64	79	63.90	60.37
Personnel expense.....	34.21	33.10	54	35.41	32.43	68	30.01	32.36	31	33.69	32.39	56	33.55	32.51
Net occupancy expense.....	1.85	6.33	5	2.69	6.65	6	2.72	6.58	6	3.71	6.52	10	2.93	6.48
Other operating expenses.....	18.63	18.60	54	40.18	23.06	89	33.17	22.28	86	30.71	21.20	88	27.42	20.90
Total non-interest income	90.47	28.18	99	89.57	27.40	97	89.22	28.83	97	87.92	29.23	96	89.56	28.50
Fiduciary activities income	0.15	2.24	28	0.21	2.10	29	0.21	2.09	30	0.24	1.97	34	0.26	2.14
Service charges on domestic deposit accounts	0	3.19	2	0	3.35	3	0	3.27	2	0	3.88	3	0	4.15
Trading revenue.....	47.94	0.72	99	41.15	1.60	99	40.37	1.28	99	36.59	1.18	99	34.20	0.85
Investment banking fees and commissions.....	37.64	2.52	98	44.16	2.64	97	43.61	2.46	97	42.24	3.54	96	46.60	3.42
Insurance activities revenue.....	0	0.37	11	0	0.39	0	0	0.41	0	0	0.47	27	0	0.47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65
Net securitization income	0.61	0.01	96	0.59	0	96	0.49	0	96	0.88	0.01	97	0.99	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.68	3.83	26	-0.27	2.89	6	0.99	3.92	37	3.97	1.86	82	2.42	1.61
Other non-interest income.....	3.45	9.26	9	3.73	9.31	14	3.56	9.65	10	3.99	10.04	12	5.09	9.86
Overhead less non-interest income	-35.77	29.94	0	-11.29	34.19	3	-23.32	31.93	0	-19.82	31.06	0	-25.65	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.70	21.54	18	39	18.39	99	23.99	18.63	85	19.44	20.56	39	16.03	19.04
Applicable income tax + TE / Pretax net operating income + TE	18.95	23.10	9	39.48	22.75	97	24.20	21.18	74	20.03	23.23	19	16.49	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		28,030,000	24,516,000	26,608,000	27,640,000	24,493,000	14.33	64.04
Commercial and industrial loans		30,312,000	40,263,000	32,172,000	28,292,000	25,617,000	-24.71	34.78
Loans to individuals		16,362,000	11,354,000	14,021,000	10,925,000	8,310,000	44.11	617.95
Loans to depository institutions and acceptances of other banks		237,000	100,000	152,000	152,000	257,000	137.00	-62.26
Agricultural loans		8,000	18,000	13,000	22,000	22,000	-55.56	-84.62
Other loans and leases		133,141,000	79,904,000	113,247,000	79,518,000	68,927,000	66.63	180.35
Less: Unearned income		0	0	0	0	0		
Loans and leases, net of unearned income		208,090,000	156,155,000	186,213,000	146,549,000	127,626,000	33.26	131.14
Less: Allowance for loan and lease losses		3,271,000	3,901,000	3,874,000	1,441,000	1,066,000	-16.15	537.62
Net loans and leases		204,819,000	152,254,000	182,339,000	145,108,000	126,560,000	34.52	128.81
Debt securities that reprice or mature in over 1 year		50,529,000	35,822,000	49,962,000	23,538,000	12,457,000	41.06	
Mutual funds and equity securities		14,000	18,000	26,000	25,000	23,000	-22.22	-12.50
Subtotal		255,362,000	188,094,000	232,327,000	168,671,000	139,040,000	35.76	185.23
Interest-bearing bank balances		221,036,000	119,786,000	142,914,000	121,869,000	120,676,000	84.53	103.92
Federal funds sold and reverse repos		350,505,000	273,617,000	250,274,000	221,469,000	274,058,000	28.10	8.47
Debt securities that reprice or mature within 1 year		1,200,000	2,585,000	1,238,000	1,256,000	842,000	-53.58	961.95
Trading assets		403,729,000	423,877,000	420,953,000	384,712,000	305,095,000	-4.75	43.05
Total earning assets		1,231,832,000	1,007,959,000	1,047,706,000	897,977,000	839,711,000	22.21	53.33
Non-interest-bearing cash and due from depository institutions		17,199,000	11,480,000	11,772,000	12,504,000	10,574,000	49.82	14.73
Premises, fixed assets, and leases		9,869,000	9,365,000	9,823,000	8,848,000	6,928,000	5.38	68.44
Other real estate owned		261,000	422,000	320,000	554,000	917,000	-38.15	-28.69
Investment in unconsolidated subsidiaries		360,000	186,000	278,000	194,000	348,000	93.55	60.71
Intangible and other assets		128,406,000	112,115,000	93,142,000	72,919,000	73,320,000	14.53	78.24
Total assets		1,387,925,000	1,141,526,000	1,163,040,000	992,996,000	931,798,000	21.59	54.75
Quarterly average assets		1,357,124,000	1,136,136,000	1,151,357,000	983,909,000	945,961,000	19.45	52.07
Average loans and leases (YTD)		199,321,000	161,675,500	163,053,250	133,992,500	126,985,000	23.28	114.21
Memoranda								
Loans held-for-sale		9,714,000	8,766,000	9,211,000	12,100,000	8,009,000	10.81	91.37
Loans not held-for-sale		198,376,000	147,389,000	177,002,000	134,449,000	119,617,000	34.59	133.52
Real estate loans secured by 1–4 family		14,940,000	13,104,000	13,493,000	13,835,000	13,065,000	14.01	74.86
Commercial real estate loans		9,799,000	8,706,000	9,998,000	10,155,000	8,269,000	12.55	80.39
Construction and land development		4,414,000	3,390,000	4,078,000	3,374,000	3,247,000	30.21	316.42
Multifamily		927,000	766,000	1,325,000	331,000	311,000	21.02	144.59
Nonfarm nonresidential		4,458,000	4,550,000	4,595,000	6,450,000	4,711,000	-2.02	11.65
Real estate loans secured by farmland		36,000	14,000	36,000	14,000	14,000	157.14	-23.40
Total investment securities		51,743,000	38,425,000	51,226,000	24,819,000	13,322,000	34.66	40010.85
U.S. Treasury securities		48,989,000	37,722,000	48,361,000	24,039,000	12,510,000	29.87	204020.83
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		704,000	685,000	739,000	755,000	789,000	2.77	691.01
Asset-backed securities		0	0	0	0	0		
Other debt securities		2,036,000	0	2,100,000	0	0		
Mutual funds and equity securities		14,000	18,000	26,000	25,000	23,000	-22.22	-12.50
Available-for-sale securities		46,499,000	32,689,000	45,931,000	19,002,000	12,014,000	42.25	116147.50
U.S. Treasury securities		44,463,000	32,689,000	43,831,000	19,002,000	12,014,000	36.02	185162.50
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0		
Municipal securities		0	0	0	0	0		
Mortgage-backed securities		0	0	0	0	0		
Asset-backed securities		0	0	0	0	0		
Other debt securities		2,036,000	0	2,100,000	0	0		
Mutual funds and equity securities		0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)		254,000	386,000	335,000	140,000	28,000	-34.20	
Available-for-sale securities appreciation (depreciation)		-115,000	736,000	614,000	57,000	-153,000		
Structured notes, fair value		0	0	0	0	0		
Pledged securities		2,286,000	3,682,000	1,632,000	0	0	-37.91	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	13,000	9,000	8,000	6,000	2,000	44.44	1200.00
NOW, ATS and transaction accounts	97,987,000	64,350,000	77,781,000	4,874,000	3,000,000	52.27	4485.26
Time deposits less brokered deposits < \$250K	-14,843,000	-2,960,000	-5,472,000	-6,576,000	-9,817,000		
MMDA and other savings accounts	73,163,000	67,058,000	69,035,000	87,036,000	78,186,000	9.10	24.25
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	156,320,000	128,457,000	141,352,000	85,340,000	71,371,000	21.69	201.19
Time deposits of \$250K or more	14,023,000	20,032,000	11,707,000	8,808,000	3,770,000	-30.00	
Foreign deposits	74,385,000	57,857,000	53,561,000	39,198,000	31,757,000	28.57	304.97
Federal funds purchased and repos	189,770,000	104,727,000	148,143,000	132,590,000	90,330,000	81.20	132.98
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	10,710,000	0	6,085,000	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	62,269,000	53,403,000	55,126,000	53,592,000	47,626,000	16.60	42.45
Other borrowings w/remaining maturity over 1 year	234,478,000	215,319,000	207,695,000	202,768,000	218,320,000	8.90	31.47
Brokered deposits < \$250K	61,246,000	61,863,000	53,110,000	56,344,000	51,022,000	-1.00	
Noncore funding	646,881,000	513,201,000	535,427,000	493,300,000	442,825,000	26.05	72.33
Trading liabilities	199,363,000	163,429,000	154,831,000	109,176,000	109,611,000	21.99	55.50
Subordinated notes and debentures + trust preferred securities	18,718,000	20,737,000	19,959,000	18,308,000	17,128,000	-9.74	-16.34
Other liabilities	263,095,000	224,586,000	213,865,000	194,813,000	198,988,000	17.15	13.35
Total liabilities	1,284,377,000	1,050,410,000	1,065,434,000	900,937,000	839,923,000	22.27	58.57
Equity Capital							
Perpetual preferred stock (including surplus)	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000	-17.85	-17.85
Common stock	9,000	9,000	9,000	9,000	9,000	0.00	0.00
Common surplus	60,149,000	58,840,000	59,147,000	58,078,000	56,850,000	2.22	6.58
Retained earnings	124,051,000	106,248,000	112,947,000	106,465,000	100,100,000	16.76	45.36
Accumulated other comprehensive income	-1,889,000	-341,000	-1,434,000	-1,484,000	693,000		
Other equity capital components	-89,633,000	-85,930,000	-85,940,000	-84,006,000	-78,670,000		
Total holding company equity capital	101,890,000	90,029,000	95,932,000	90,265,000	90,185,000	13.17	17.77
Noncontrolling (minority) interest in subsidiaries	1,658,000	1,087,000	1,674,000	1,794,000	1,690,000	52.53	314.50
Total equity capital, including minority interest	103,548,000	91,116,000	97,606,000	92,059,000	91,875,000	13.64	19.14
Total liabilities and capital	1,387,925,000	1,141,526,000	1,163,040,000	992,996,000	931,798,000	21.59	54.75
Memoranda							
Non-interest-bearing deposits	507,000	578,000	563,000	398,000	319,000	-12.28	87.78
Interest-bearing deposits	305,467,000	267,631,000	259,167,000	189,292,000	157,601,000	14.14	147.39
Total deposits	305,974,000	268,209,000	259,730,000	189,690,000	157,920,000	14.08	147.26
Long-term debt that reprices within 1 year	90,493,000	90,419,000	85,920,000	89,375,000	96,638,000	0.08	22.52
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	95,932,000	90,265,000	90,265,000	90,185,000	82,243,000		
Accounting restatements	0	-638,000	-638,000	12,000	-53,000		
Net income	12,322,000	1,586,000	9,459,000	8,466,000	10,459,000		
Net sale of new perpetual preferred stock	-1,974,000	0	0	4,000	-635,000		
Net sale of new common stock	972,000	756,000	1,046,000	1,209,000	696,000		
Sale of treasury stock	10,000	10,000	11,000	12,000	21,000		
Less: Purchase of treasury stock	3,700,000	1,928,000	1,928,000	5,335,000	3,294,000		
Changes incident to business combinations	0	0	0	2,000	0		
Less: Dividends declared	1,112,000	1,164,000	2,338,000	2,104,000	1,810,000		
Change in other comprehensive income	-455,000	1,143,000	50,000	-2,177,000	2,573,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-105,000	-1,000	5,000	-9,000	-15,000		
Holding company equity capital, ending balance	101,890,000	90,029,000	95,932,000	90,265,000	90,185,000		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	2.02	36.32	3	2.15	36.22	6	2.29	36.22	5	2.78	37.78	7	2.63	37.19	5
Commercial and industrial loans	2.18	12.25	5	3.53	14.99	10	2.77	13.52	8	2.85	12.02	10	2.75	12.85	10
Loans to individuals	1.18	3.48	44	0.99	3.53	42	1.21	3.40	47	1.10	4.20	36	0.89	4.31	31
Loans to depository institutions and acceptances of other banks	0.02	0.01	84	0.01	0.04	72	0.01	0.03	79	0.02	0.04	73	0.03	0.05	76
Agricultural loans.....	0	0.21	25	0	0.20	28	0	0.19	27	0	0.24	30	0	0.30	28
Other loans and leases.....	9.59	4.22	87	7	4.66	71	9.74	4.63	82	8.01	5.01	74	7.40	5	69
Net loans and leases.....	14.76	59.81	2	13.34	63.21	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Debt securities over 1 year.....	3.64	17.61	5	3.14	14.01	7	4.30	15.55	7	2.37	14.60	7	1.34	14.63	5
Mutual funds and equity securities	0	0.06	33	0	0.05	34	0	0.05	34	0	0.06	34	0	0.06	32
Subtotal	18.40	78.32	0	16.48	78.43	2	19.98	78.16	2	16.99	79.65	2	14.92	79.97	2
Interest-bearing bank balances	15.93	9.11	89	10.49	6.78	77	12.29	7.51	81	12.27	3.06	96	12.95	3.04	94
Federal funds sold and reverse repos	25.25	0.52	99	23.97	0.86	96	21.52	0.82	96	22.30	1.57	94	29.41	1.66	95
Debt securities 1 year or less	0.09	1.53	10	0.23	1.83	11	0.11	1.68	10	0.13	1.91	8	0.09	1.96	10
Trading assets	29.09	0.60	99	37.13	1.09	99	36.19	1.01	99	38.74	1.19	99	32.74	1.33	99
Total earning assets.....	88.75	91.43	17	88.30	90.72	17	90.08	91.05	40	90.43	89.53	62	90.12	89.74	53
Non-interest cash and due from depository institutions.....	1.24	1.01	68	1.01	1.08	41	1.01	1.07	45	1.26	1.14	60	1.13	1.21	41
Other real estate owned.....	0.02	0.02	68	0.04	0.03	72	0.03	0.02	71	0.06	0.03	76	0.10	0.04	87
All other assets.....	10.01	7.50	81	10.70	8.16	82	8.90	7.82	67	8.31	9.27	38	8.75	8.98	46
Memoranda															
Short-term investments	41.27	12.01	96	34.69	10.58	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
U.S. Treasury securities.....	3.53	1.08	85	3.30	0.92	85	4.16	0.84	89	2.42	1.03	76	1.34	1.04	66
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.05	12.97	2	0.06	11.11	3	0.06	11.75	3	0.08	11.44	3	0.08	11.13	5
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.15	0.52	44	0	0.39	10	0.18	0.42	51	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.70	0.42	78	0.77	0.48	75	0.79	0.52	74	1.22	0.39	85	0.86	0.30	85
Loans held for investment	14.29	59.85	2	12.91	63.46	3	15.22	61.72	3	13.54	63.50	3	12.84	63.93	3
Real estate loans secured by 1–4 family	1.08	11.69	6	1.15	12.29	8	1.16	11.91	8	1.39	13.29	10	1.40	13.46	9
Revolving	0.01	1.45	7	0	1.80	7	0	1.66	6	0	2.07	8	0	2.27	8
Closed-end, secured by first liens	1.07	9.84	8	1.13	9.99	10	1.14	9.81	10	1.37	10.69	11	1.39	10.57	10
Closed-end, secured by junior liens	0	0.20	10	0.02	0.26	15	0.02	0.22	14	0.02	0.28	16	0.01	0.31	13
Commercial real estate loans	0.71	22.48	4	0.76	21.90	7	0.86	22.22	6	1.02	22.23	8	0.89	21.58	9
Construction and land development	0.32	3.35	9	0.30	3.32	13	0.35	3.40	13	0.34	3.44	15	0.35	3.51	15
Multifamily.....	0.07	3.31	5	0.07	3.07	7	0.11	3.12	6	0.03	3.01	7	0.03	2.72	9
Nonfarm nonresidential	0.32	14.81	4	0.40	14.50	6	0.40	14.72	5	0.65	14.69	9	0.51	14.44	9
Real estate loans secured by farmland.....	0	0.34	23	0	0.33	21	0	0.33	25	0	0.36	22	0	0.41	22

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	13.47	59.66	5	15.70	55.37	7	14.29	57.15	6	18.86	57.46	8	19.19	56.49	9
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	7.18	19.82	15	8.39	19.50	17	7.25	19.43	15	9.44	20.75	18	10.24	21.10	20
Real estate loans secured by 1–4 family.....	0.03	2.42	9	0.02	2.79	10	0.01	2.64	7	0.03	3.15	10	0.03	3.50	10
Revolving	7.15	17.22	21	8.37	16.49	21	7.24	16.59	18	9.41	17.39	23	10.21	17.39	23
Closed-end.....	4.71	36.54	6	5.58	32.96	7	5.37	34.63	6	6.93	33.52	9	6.48	32.14	11
Commercial real estate loans	2.12	5.50	25	2.17	4.97	28	2.19	5.26	25	2.30	5.09	31	2.54	5.20	34
Construction and land development.....	0.32	1.11	33	0.43	0.93	42	0.35	0.93	36	0.48	0.94	47	0.55	1.02	46
1–4 family.....	1.80	4.33	25	1.75	3.90	25	1.84	4.19	26	1.82	4.02	29	1.99	4.05	31
Other.....	0.45	5.34	6	0.49	4.72	7	0.71	4.96	9	0.23	4.69	7	0.24	4.10	9
Multifamily.....	2.14	24.14	5	2.91	21.76	7	2.47	22.93	6	4.40	22.15	10	3.69	21.40	10
Nonfarm nonresidential	0.18	8.14	6	0.06	7.38	8	0.28	7.68	9	0.06	7.72	11	0.23	8.03	12
Owner-occupied.....	1.96	15.71	6	2.86	14.16	8	2.19	14.95	6	4.34	14.34	12	3.46	13.38	12
Other.....	0.02	0.59	31	0.01	0.52	24	0.02	0.54	31	0.01	0.55	24	0.01	0.63	28
Real estate loans secured by farmland.....	0.11	0.03	89	0.06	0.07	82	0.08	0.06	85	0.10	0.11	81	0.20	0.12	86
Loans to depository institutions and acceptances of other banks.....	14.57	20.98	26	25.78	23.90	60	17.28	22.17	33	19.31	19.53	56	20.07	20.32	54
Commercial and industrial loans	7.86	6.28	68	7.27	6.11	64	7.53	6.13	67	7.45	7.13	63	6.51	7.36	61
Loans to individuals.....	2.69	0.51	90	1.77	0.64	86	2.53	0.65	88	1.64	0.81	83	0.48	1.02	67
Credit card loans.....	0	0.37	27	0.01	0.31	32	0.01	0.32	27	0.02	0.37	36	0.02	0.46	36
Agricultural loans.....	63.98	8.03	98	51.17	8.93	95	60.82	9.09	97	54.26	9.85	96	54.01	9.66	95
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	27.82	383.17	3	27.68	392.62	4	27.87	381.27	4	31.81	391.26	5	28.89	379.80	5
Real estate loans secured by 1–4 family.....	14.83	124.52	7	14.80	133.24	8	14.13	125.03	9	15.92	138.18	8	15.41	137.84	8
Revolving	0.07	15.53	7	0.04	19.64	7	0.01	17.42	6	0.05	21.26	7	0.04	23.33	7
Closed-end.....	14.76	107.53	7	14.76	112.01	9	14.12	106.14	9	15.88	115.20	9	15.37	112.79	8
Commercial real estate loans	9.73	238.21	3	9.83	237.30	6	10.47	234.65	5	11.69	229.44	8	9.75	219.72	8
Construction and land development.....	4.38	35.52	10	3.83	35.78	11	4.27	35.62	13	3.88	34.95	12	3.83	35.36	12
1–4 family.....	0.67	7.06	22	0.75	6.74	23	0.67	6.34	25	0.82	6.61	27	0.83	7.04	28
Other.....	3.71	28.07	9	3.08	27.86	11	3.60	28.16	12	3.07	27.32	12	3	27.26	11
Multifamily.....	0.92	34.78	4	0.86	33.28	7	1.39	32.74	6	0.38	31.04	7	0.37	27.85	8
Nonfarm nonresidential	4.43	157.17	3	5.14	157.33	5	4.81	155.06	4	7.42	152.10	8	5.56	147.22	8
Owner-occupied.....	0.37	52.65	5	0.10	53.29	7	0.54	52.37	7	0.10	53.07	9	0.34	54.89	10
Other.....	4.06	102.08	3	5.04	101.60	7	4.28	100.54	4	7.32	97.41	8	5.22	91.80	8
Real estate loans secured by farmland.....	0.04	3.59	25	0.02	3.50	21	0.04	3.44	25	0.02	3.60	20	0.02	4.02	22
Loans to depository institutions and acceptances of other banks.....	0.24	0.18	84	0.11	0.38	73	0.16	0.28	79	0.17	0.44	72	0.30	0.54	77
Commercial and industrial loans	30.09	127.07	5	45.46	159.86	10	33.70	139.91	7	32.56	122.02	9	30.22	128.82	11
Loans to individuals.....	16.24	35.29	53	12.82	38.40	45	14.69	37.47	49	12.57	43.51	40	9.80	42.67	32
Credit card loans.....	5.56	2.61	80	3.12	3.43	71	4.93	3.30	78	2.77	4.34	69	0.72	5.31	55
Agricultural loans.....	0.01	2.01	26	0.02	2.03	29	0.01	1.88	28	0.03	2.18	30	0.03	2.72	28
Other loans and leases.....	132.16	46.75	90	90.22	51.14	77	118.61	49.54	87	91.53	52.44	79	81.31	51.79	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.84	28.84	6	6.87	26.07	9	6.36	27.32	7	8.42	26.45	11	8.75	24.79	13
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	12.07	187.37	4	12.12	186.18	7	12.41	183.76	7	14.20	178.57	8	13.17	167.93	9
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	12.44	244.59	3	12.22	244.21	6	12.95	240.85	6	14.30	236.10	7	13.51	225.98	8

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	41.27	12.01	96	34.69	10.58	93	33.91	11.17	93	34.70	7.63	94	42.45	7.80	95
Liquid assets	75.04	28.17	99	75.91	24.60	98	75.17	26.22	98	77	22.44	98	77.58	22.72	98
Investment securities	3.73	19.64	4	3.37	16.55	5	4.40	17.85	5	2.50	16.99	5	1.43	17.27	5
Net loans and leases	14.76	59.81	2	13.34	63.21	3	15.68	61.58	3	14.61	63.77	4	13.58	63.98	3
Net loans, leases and standby letters of credit	15.62	60.62	2	14.32	64.12	3	16.74	62.48	3	15.71	64.84	4	14.64	65.07	3
Core deposits	11.26	74.75	1	11.25	68.08	2	12.15	70.67	3	8.59	63.09	3	7.66	62.13	2
Noncore funding	46.61	10.89	96	44.96	16.68	92	46.04	14.13	95	49.68	19.36	92	47.52	21.34	89
Time deposits of \$250K or more	1.01	1.81	32	1.75	2.56	41	1.01	2.11	27	0.89	2.94	15	0.40	2.89	8
Foreign deposits	5.36	0.35	93	5.07	0.41	92	4.61	0.36	93	3.95	0.43	90	3.41	0.47	90
Federal funds purchased and repos	13.67	1.20	98	9.17	1.49	94	12.74	1.47	96	13.35	1.94	94	9.69	1.97	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-11.58	0.52	1	-14.80	0.52	2	-8.78	0.54	3	-8.95	0.48	4	-19.72	0.54	1
Commercial paper	0.77	0.01	95	0	0.01	44	0.52	0.01	93	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.49	0.99	90	4.68	2.06	82	4.74	1.24	89	5.40	3.01	78	5.11	3.67	72
Earning assets that reprice within 1 year	59.70	38.93	91	50.91	39.71	82	51.81	39.38	82	50.21	39.29	84	58.20	40.29	89
Interest-bearing liabilities that reprice within 1 year	4.99	7.04	45	5.82	9.42	30	3.96	8.20	21	3.89	10.19	11	3.60	10.01	15
Long-term debt that reprices within 1 year	6.52	0.26	98	7.92	0.56	94	7.39	0.47	94	9	0.96	92	10.37	1.34	93
Net assets that reprice within 1 year	48.19	30.25	91	37.17	28.34	68	40.46	29.11	78	37.32	26.63	80	44.23	27.38	88
Other Liquidity and Funding Ratios															
Net noncore funding dependence	29	-1.82	93	62.18	6.94	97	60.61	3.20	97	87.87	14.45	96	33.76	16.62	86
Net short-term noncore funding dependence	-87.40	-8.21	2	-87.82	-2.29	3	-55.96	-4.76	4	-65.73	3.38	3	-151.95	4.66	2
Short-term investment / Short-term noncore funding	163.96	284.81	41	171.85	138.95	67	149.27	184.19	52	147.67	77.77	78	216.26	66.46	89
Liquid assets - short-term noncore funding / Nonliquid assets	199.77	34.02	99	231.26	23.27	99	211.26	28.18	98	232.59	16.97	98	258.52	16.04	98
Net loans and leases / Total deposits	66.94	74.66	30	56.77	82.84	10	70.20	79.43	26	76.50	90.31	19	80.14	90.08	25
Net loans and leases / Core deposits	131.03	81.17	93	118.53	93.70	85	129	88.34	89	170.04	103.93	92	177.33	105	94
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.26	0.84	41	0.45	1.82	33	0.36	1.57	29	0.16	0.72	34	0.03	-0.82	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.12	1.94	6	0.86	4.82	7	0.66	4.31	6	0.07	1.36	16	-0.18	-1.98	90
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	10.11	13.42	55	14.88	12.14	62	10.29	11.38	57	23.34	12.67	71	9.65	16.19	46
Available-for-sale securities	89.87	84.66	46	85.07	85.75	39	89.66	87.23	43	76.56	85.40	29	90.18	81.88	57
U.S. Treasury securities	94.68	5.52	99	98.17	5.43	99	94.41	4.72	97	96.86	6.15	99	93.90	6.99	99
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	1.36	66.59	2	1.78	67.27	2	1.44	66.64	2	3.04	67.43	3	5.92	65.45	2
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	3.93	3.17	67	0	2.93	9	4.10	3.01	71	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.03	0.32	38	0.05	0.37	38	0.05	0.35	39	0.10	0.40	44	0.17	0.42	51
Debt securities 1 year or less	2.32	8.69	24	6.73	11.75	38	2.42	10.55	19	5.06	11.86	32	6.32	11.91	44
Debt securities 1 to 5 years	81.23	17.05	99	72.85	18.03	97	75.36	17.03	99	68.37	17.94	95	47.29	19.18	88
Debt securities over 5 years	16.43	72.17	5	20.38	66.01	6	22.17	69.86	5	26.47	66.02	12	46.22	64.73	28
Pledged securities	4.42	33.87	11	9.58	37.40	16	3.19	35.67	10	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	44.64	51.37	58	11.34	146.89	13	14.46	183.32	17	-12.89	26.69	22	-4.14	6.77	36
Investment securities	34.66	33.34	59	235.97	14.17	98	106.40	23.62	93	86.30	11.75	94	32.73	9.42	85
Core deposits	21.69	16.88	75	70.11	25.99	94	65.63	26.88	92	19.57	11.23	78	21.50	7.29	87
Noncore funding	26.05	-23.76	95	15.38	-2.41	79	8.54	-12.18	74	11.40	6.59	65	-0.85	10.67	29

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	323,031,000	213,937,000	228,452,000	224,379,000	186,532,000
Commit: Secured commercial real estate loans	4,515,000	4,013,000	4,060,000	3,609,000	4,808,000
Commit: Unsecured real estate loans	285,000	310,000	260,000	436,000	394,000
Credit card lines (reported semiannually, June/Dec)	26,572,000	17,486,000	21,640,000	13,669,000	1,000
Securities underwriting	377,000	0	360,000	820,000	0
Standby letters of credit	11,943,000	11,200,000	12,377,000	10,882,000	9,823,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	25,996,000	29,528,000	29,808,000	26,737,000	33,458,000
Credit derivatives - notional amount (holding company as guarantor)	553,103,000	525,867,000	515,831,000	522,514,000	554,151,000
Credit derivatives - notional amount (holding company as beneficiary)	597,853,000	580,528,000	559,384,000	581,761,000	602,997,000
Credit derivative contracts w/ purchased credit protection-investment grade	884,220,000	754,846,000	803,987,000	674,967,000	714,242,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	421,487,000	436,379,000	408,615,000	457,986,000	438,640,000
Derivative Contracts					
Interest rate futures and forward contracts	4,044,909,000	4,241,166,000	3,241,598,000	2,911,572,000	4,193,929,000
Written options contracts (interest rate)	5,699,660,000	5,148,709,000	4,943,290,000	5,766,406,000	6,122,246,000
Purchased options contracts (interest rate)	5,702,748,000	5,242,504,000	5,066,608,000	5,791,850,000	5,708,046,000
Interest rate swaps	17,198,259,000	18,100,497,000	15,530,168,000	15,533,295,000	16,365,469,000
Futures and forward foreign exchange	3,553,984,000	3,236,698,000	3,208,100,000	3,152,627,000	3,760,857,000
Written options contracts (foreign exchange)	454,504,000	470,574,000	430,353,000	436,806,000	511,181,000
Purchased options contracts (foreign exchange)	476,300,000	480,996,000	461,920,000	450,841,000	536,670,000
Foreign exchange rate swaps	1,896,362,000	1,831,116,000	1,878,044,000	1,833,605,000	1,711,015,000
Commodity and other futures and forward contracts	385,370,000	262,302,000	320,765,000	316,453,000	265,090,000
Written options contracts (commodity and other)	923,948,000	872,819,000	731,534,000	772,024,000	657,896,000
Purchased options contracts (commodity and other)	895,138,000	877,659,000	740,200,000	781,419,000	677,527,000
Commodity and other swaps	856,214,000	638,532,000	740,845,000	705,257,000	617,269,000

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	23.27	22.45	59	18.74	21.74	49	19.64	22.01	50	22.60	23.52	55	20.02	24.05	47
Standby letters of credit	0.86	0.67	73	0.98	0.72	72	1.06	0.71	75	1.10	0.84	73	1.05	0.92	67
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	1.87	0.12	93	2.59	0.17	92	2.56	0.18	93	2.69	0.40	91	3.59	0.62	91
Credit derivatives - notional amount (holding company as guarantor)	39.85	0.25	99	46.07	0.39	99	44.35	0.35	99	52.62	0.42	99	59.47	0.52	99
Credit derivatives - notional amount (holding company as beneficiary)	43.08	0.19	99	50.86	0.33	99	48.10	0.30	99	58.59	0.52	99	64.71	0.75	99
Credit derivative contracts w/ purchased credit protection-investment grade	63.71	0.18	99	66.13	0.22	99	69.13	0.25	99	67.97	0.30	99	76.65	0.52	99
Credit derivative contracts w/ purchased credit protection-noninvest grade	30.37	0.14	99	38.23	0.36	97	35.13	0.30	97	46.12	0.45	97	47.07	0.69	99
Derivative contracts	3,032.40	49.75	99	3,627.04	51.68	99	3,206.55	48.62	99	3,872.34	68.47	98	4,413.75	65.81	99
Interest rate contracts	2,352.11	35.96	99	2,867.47	36.85	99	2,474.69	34.36	99	3,021.47	47.31	98	3,476.04	43.84	99
Interest rate futures and forward contracts	291.44	5.17	98	371.53	9.28	98	278.72	6.21	97	293.21	10.67	96	450.09	11.40	99
Written options contracts (interest rate)	410.66	1.82	99	451.04	2.30	99	425.03	2.18	99	580.71	2.47	98	657.04	2.16	99
Purchased options contracts (interest rate)	410.88	1.33	99	459.25	1.51	99	435.63	1.46	99	583.27	2.65	98	612.58	2.32	99
Interest rate swaps	1,239.13	20.67	99	1,585.64	22.27	99	1,335.31	20.83	99	1,564.29	28.86	98	1,756.33	26.74	98
Foreign exchange contracts	459.76	6.16	96	527.31	5.77	96	514.03	6.01	96	591.53	10.12	95	699.69	10.92	97
Futures and forward foreign exchange contracts	256.06	3.93	98	283.54	3.58	98	275.84	3.47	98	317.49	5.23	98	403.61	5.22	98
Written options contracts (foreign exchange)	32.75	0.04	97	41.22	0.03	97	37	0.03	97	43.99	0.05	97	54.86	0.14	97
Purchased options contracts (foreign exchange)	34.32	0.04	98	42.14	0.03	97	39.72	0.04	97	45.40	0.08	97	57.60	0.13	97
Foreign exchange rate swaps	136.63	0.73	96	160.41	0.74	96	161.48	0.77	96	184.65	2.03	96	183.63	2.17	96
Equity, commodity, and other derivative contracts	220.52	0.86	98	232.26	1.80	99	217.82	1.86	99	259.33	3.32	99	238.01	4.08	99
Commodity and other futures and forward contracts	27.77	0.07	98	22.98	0.14	98	27.58	0.14	98	31.87	0.19	99	28.45	0.25	98
Written options contracts (commodity and other)	66.57	0.29	98	76.46	0.54	97	62.90	0.52	97	77.75	0.98	97	70.61	1.48	97
Purchased options contracts (commodity and other)	64.49	0.19	99	76.88	0.38	98	63.64	0.37	98	78.69	0.94	98	72.71	1.29	98
Commodity and other swaps	61.69	0.29	99	55.94	0.30	99	63.70	0.32	99	71.02	0.38	99	66.24	0.40	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	162.07	42.93	95	132.32	41.55	92	140.11	42.82	93	167.46	45.53	95	146.89	44.93	93

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	42,087,396,000	41,403,572,000	37,293,425,000	38,452,155,000	41,127,195,000
Interest rate contracts	32,645,576,000	32,732,876,000	28,781,664,000	30,003,123,000	32,389,690,000
Foreign exchange contracts	6,381,150,000	6,019,384,000	5,978,417,000	5,873,879,000	6,519,723,000
Equity, commodity, and other contracts	3,060,670,000	2,651,312,000	2,533,344,000	2,575,153,000	2,217,782,000
Derivatives Position					
Futures and forwards	7,984,263,000	7,740,166,000	6,770,463,000	6,380,652,000	8,219,876,000
Written options	7,078,112,000	6,492,102,000	6,105,177,000	6,975,236,000	7,291,323,000
Exchange-traded	1,430,172,000	1,601,603,000	1,419,563,000	1,984,464,000	1,692,686,000
Over-the-counter	5,647,940,000	4,890,499,000	4,685,614,000	4,990,772,000	5,598,637,000
Purchased options	7,074,186,000	6,601,159,000	6,268,728,000	7,024,110,000	6,922,243,000
Exchange-traded	1,865,073,000	1,777,189,000	1,738,260,000	2,088,979,000	1,707,535,000
Over-the-counter	5,209,113,000	4,823,970,000	4,530,468,000	4,935,131,000	5,214,708,000
Swaps	19,950,835,000	20,570,145,000	18,149,057,000	18,072,157,000	18,693,753,000
Held for trading	41,855,706,000	41,231,483,000	37,087,992,000	38,304,707,000	41,015,654,000
Interest rate contracts	32,434,302,000	32,571,954,000	28,592,109,000	29,869,165,000	32,289,149,000
Foreign exchange contracts	6,360,744,000	6,008,266,000	5,962,595,000	5,860,435,000	6,508,723,000
Equity, commodity, and other contracts	3,060,660,000	2,651,263,000	2,533,288,000	2,575,107,000	2,217,782,000
Non-traded	231,690,000	172,089,000	205,433,000	147,448,000	111,541,000
Interest rate contracts	211,274,000	160,922,000	189,555,000	133,958,000	100,541,000
Foreign exchange contracts	20,406,000	11,118,000	15,822,000	13,444,000	11,000,000
Equity, commodity, and other contracts	10,000	49,000	56,000	46,000	0
Derivative contracts (excluding futures and FX 14 days or less)	47,030,073,000	43,645,248,000	41,241,737,000	40,729,159,000	43,317,101,000
One year or less	38,408,362,000	36,085,817,000	33,258,503,000	33,020,259,000	35,276,077,000
Over 1 year to 5 years	5,405,063,000	4,652,075,000	4,919,816,000	4,842,698,000	5,089,192,000
Over 5 years	3,216,648,000	2,907,356,000	3,063,418,000	2,866,202,000	2,951,832,000
Gross negative fair value (absolute value)	430,197,000	528,183,000	525,594,000	407,217,000	378,649,000
Gross positive fair value	458,600,000	552,744,000	553,224,000	422,016,000	389,021,000
Held for trading	457,381,000	551,144,000	551,873,000	418,801,000	385,914,000
Non-traded	1,219,000	1,600,000	1,351,000	3,215,000	3,107,000
Current credit exposure on risk-based capital derivative contracts	162,781,000	181,088,000	177,863,000	147,120,000	133,071,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	259,000	212,000	258,000	333,000	15,000
90+ days past due	84,000	378,000	85,000	24,000	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	77.57	94.09	16	79.06	95.13	13	77.18	94.10	14	78.03	93.44	17	78.75	92.91	15
Foreign exchange contracts	15.16	3.27	86	14.54	2.75	88	16.03	3.49	87	15.28	3.20	87	15.85	3.39	87
Equity, commodity, and other contracts	7.27	1.17	89	6.40	1.12	88	6.79	1.17	88	6.70	1.64	87	5.39	1.93	82
Futures and forwards	18.97	12.57	70	18.69	12.99	67	18.15	14.05	65	16.59	13.49	66	19.99	12.78	70
Written options	16.82	7.49	80	15.68	8.37	80	16.37	8.18	79	18.14	5.91	88	17.73	6.60	85
Exchange-traded	3.40	0.11	96	3.87	0.13	96	3.81	0.14	96	5.16	0.15	95	4.12	0.23	94
Over-the-counter	13.42	7.20	76	11.81	7.94	74	12.56	7.73	78	12.98	5.10	83	13.61	5.49	83
Purchased options	16.81	3.44	93	15.94	3.38	88	16.81	3.42	92	18.27	4.42	89	16.83	4.19	89
Exchange-traded	4.43	0.12	97	4.29	0.14	96	4.66	0.15	96	5.43	0.28	93	4.15	0.32	94
Over-the-counter	12.38	3.04	87	11.65	2.87	86	12.15	2.86	88	12.83	3.35	87	12.68	3.20	89
Swaps	47.40	71.23	20	49.68	69.92	22	48.67	68.76	25	47	69.75	23	45.45	70.34	17
Held for trading	99.45	40.60	89	99.58	43.50	91	99.45	43.53	91	99.62	44.16	92	99.73	46.31	94
Interest rate contracts	77.06	34.42	76	78.67	37.56	80	76.67	36.62	76	77.68	37.24	76	78.51	38.40	74
Foreign exchange contracts	15.11	1.57	92	14.51	1.40	92	15.99	1.60	92	15.24	1.60	91	15.83	1.85	92
Equity, commodity, and other contracts	7.27	0.58	93	6.40	0.71	92	6.79	0.68	92	6.70	0.83	91	5.39	1.14	87
Non-traded	0.55	59.40	10	0.42	56.50	8	0.55	56.47	8	0.38	55.84	7	0.27	53.69	5
Interest rate contracts	0.50	56.19	10	0.39	54.31	10	0.51	53.82	10	0.35	52.22	8	0.24	50.60	6
Foreign exchange contracts	0.05	0.38	70	0.03	0.28	69	0.04	0.46	70	0.03	0.34	69	0.03	0.57	67
Equity, commodity, and other contracts	0	0.13	76	0	0.10	75	0	0.10	75	0	0.13	76	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	111.74	91.87	94	105.41	89.91	88	110.59	91.48	89	105.92	93.86	89	105.32	94.47	88
One year or less	91.26	28.05	92	87.16	30.94	89	89.18	32.05	89	85.87	32.17	87	85.77	32.51	87
Over 1 year to 5 years	12.84	26.03	28	11.24	27.26	27	13.19	27.06	29	12.59	30.45	26	12.37	31.16	23
Over 5 years	7.64	30.08	23	7.02	28.48	22	8.21	29.56	23	7.45	28.09	24	7.18	28.71	24
Gross negative fair value (absolute value)	1.02	1.25	49	1.28	1.76	53	1.41	1.55	56	1.06	0.83	63	0.92	0.72	69
Gross positive fair value	1.09	1.68	27	1.34	2.69	25	1.48	2.23	30	1.10	1.19	50	0.95	0.85	59
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.37	0.05	99	6.16	0.07	99	5.67	0.07	99	4.77	0.06	99	4.52	0.06	99
Gross positive fair value (X)	4.66	0.07	99	6.44	0.11	99	5.97	0.09	99	4.94	0.07	99	4.65	0.06	99
Held for trading (X)	4.64	0.05	99	6.43	0.08	99	5.95	0.07	99	4.90	0.06	99	4.61	0.05	99
Non-traded (X)	0.01	0.01	63	0.02	0.02	62	0.01	0.02	62	0.04	0.01	90	0.04	0.01	95
Current credit exposure (X)	1.65	0.05	99	2.11	0.08	99	1.92	0.06	99	1.72	0.05	98	1.59	0.04	98
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.26	0	99	0.25	0	99	0.28	0	99	0.39	0	99	0.02	0	98
90+ days past due	0.09	0	98	0.44	0	99	0.09	0	99	0.03	0	99	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	25.26	0.63	99	32.16	1.03	99	30.80	0.85	99	26.10	0.73	98	24.29	0.53	98

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,874,000	1,441,000	1,441,000	1,066,000	804,000
Gross losses	212,000	631,000	1,227,000	637,000	388,000
Write-downs, transfers to loans held-for-sale	32,000	225,000	240,000	133,000	44,000
Recoveries	54,000	15,000	80,000	17,000	7,000
Net losses	158,000	616,000	1,147,000	620,000	381,000
Provision for loan and lease losses	-445,000	2,349,000	2,853,000	990,000	653,000
Adjustments	0	727,000	727,000	5,000	-10,000
Ending balance	3,271,000	3,901,000	3,874,000	1,441,000	1,066,000
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Provision for loan and lease losses / Average assets															
-0.07	-0.14	59	0.43	0.85	21	0.25	0.51	19	0.10	0.15	42	0.07	0.14	28	
-0.45	-0.25	31	2.91	1.37	89	1.75	0.82	91	0.74	0.24	90	0.51	0.24	86	
-281.65	77.32	25	381.33	792.43	34	248.74	487.86	33	159.68	130.58	74	171.39	134.68	78	
Allowance for loan and lease losses / Total loans and leases not held for sale.															
1.65	1.39	74	2.65	1.51	89	2.19	1.58	81	1.07	0.83	78	0.89	0.90	49	
1.57	1.37	71	2.50	1.48	88	2.08	1.55	80	0.98	0.81	70	0.84	0.89	45	
10.35	15.27	54	3.17	11.83	16	3.38	11.58	14	2.32	8.03	19	2.80	7.54	22	
51.34	318.67	3	52.10	321.01	3	54.55	299.17	3	33.31	218.72	4	34.66	214.03	5	
50.42	260.68	6	51.35	244.42	6	53.51	244.34	7	24.92	151.73	5	18.91	160.51	3	
Gross loan and lease losses / Average loans and leases															
0.21	0.22	56	0.78	0.35	85	0.75	0.34	88	0.48	0.28	80	0.31	0.30	64	
0.05	0.08	43	0.02	0.07	16	0.05	0.07	40	0.01	0.08	12	0.01	0.09	3	
0.16	0.13	62	0.76	0.28	89	0.70	0.27	90	0.46	0.21	87	0.30	0.22	76	
0.02	0	96	0.14	0	99	0.15	0	98	0.10	0	98	0.03	0	95	
4.40	16.12	12	2.35	15.46	7	12.56	33.98	9	4.38	36.22	5	2.50	41.30	1	
93.57	4.52	88	8.18	21.56	39	13.44	22.91	52	19.06	24.40	60	34.66	21.75	77	
Net losses / Average loans and leases															
0	0.03	42	0	0.03	31	0.01	0.04	35	0.18	0.01	97	0.40	0.02	97	
0	-0.01	62	0	0.01	47	0	0.01	46	0	0.01	42	0	0.01	35	
0	-0.05	62	0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37	
0	-0.01	62	0	0.01	49	0	0	48	0	0	45	0	0.01	44	
0	0.05	38	0	0.03	32	0.03	0.07	47	0	0.01	38	-0.06	0.01	4	
0	0	64	0	0	64	0.07	0	88	0	-0.01	60	0	-0.03	70	
0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63	
0	-0.01	63	0	0	60	0.07	0	90	0	-0.01	61	0	-0.02	68	
0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58	
0	0.07	35	0	0.05	26	0	0.11	14	0	0.02	38	-0.11	0.02	2	
0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34	
0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	-0.11	0.01	3	
0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50	
Real estate loans secured by farmland															
0.19	0.20	55	2.09	0.46	93	2.35	0.47	94	0.80	0.37	84	0.46	0.31	72	
1.43	0.78	80	2.98	1.41	83	2.11	1.13	80	3.01	1.17	88	1.76	1.16	72	
2.25	2.18	45	2.39	3.43	28	1.62	2.92	26	0.25	3.11	12	0	2.92	8	
0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38	
0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
0.02	0.08	55	0.07	0.13	57	0.08	0.15	59	0.02	0.15	42	0.03	0.14	48	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	423,000		735,000		789,000		664,000		734,000						
90+ days past due loans and leases	116,000		109,000		138,000		1,456,000		2,562,000						
Nonaccrual loans and leases	6,371,000		7,488,000		7,102,000		4,326,000		3,076,000						
Total past due and nonaccrual loans and leases	6,910,000		8,332,000		8,029,000		6,446,000		6,372,000						
Restructured 30-89 days past due	1,000		0		2,000		0		0						
Restructured 90+ days past due	1,000		0		2,000		0		0						
Restructured nonaccrual	270,000		438,000		344,000		261,000		27,000						
Total restructured loans and leases	272,000		438,000		348,000		261,000		27,000						
30-89 days past due loans held for sale	272,000		396,000		544,000		301,000		323,000						
90+ days past due loans held for sale	9,000		12,000		39,000		5,000		0						
Nonaccrual loans held for sale	1,475,000		1,137,000		1,366,000		650,000		253,000						
Total past due and nonaccrual loans held for sale	1,756,000		1,545,000		1,949,000		956,000		576,000						
Restructured loans and leases in compliance	10,000		0		2,000		0		0						
Other real estate owned	261,000		422,000		320,000		554,000		917,000						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30-89 days past due loans and leases	0.20	0.27	47	0.47	0.36	72	0.42	0.39	67	0.45	0.43	64	0.58	0.44	72
90+ days past due loans and leases	0.06	0.10	66	0.07	0.13	60	0.07	0.12	60	0.99	0.15	93	2.01	0.17	96
Nonaccrual loans and leases	3.06	0.58	99	4.80	0.61	99	3.81	0.66	99	2.95	0.51	99	2.41	0.54	97
90+ days past due and nonaccrual loans and leases	3.12	0.73	96	4.87	0.80	97	3.89	0.85	97	3.95	0.71	97	4.42	0.75	96
30-89 days past due restructured	0	0.01	43	0	0.01	16	0	0.01	40	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	69	0	0.01	28	0	0.01	67	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.13	0.12	56	0.28	0.13	82	0.18	0.13	71	0.18	0.14	65	0.02	0.16	12
30-89 days past due loans held for sale	0.13	0	98	0.25	0	98	0.29	0	99	0.21	0	99	0.25	0	98
90+ days past due loans held for sale	0	0	89	0.01	0	92	0.02	0	91	0	0	90	0	0	43
Nonaccrual loans held for sale	0.71	0	98	0.73	0	98	0.73	0.01	99	0.44	0	98	0.20	0	98
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.20	0.27	47	0.47	0.37	72	0.42	0.40	67	0.45	0.43	64	0.58	0.44	72
90+ days past due assets	0.06	0.10	66	0.07	0.13	60	0.07	0.12	60	0.99	0.15	93	2.01	0.18	96
Nonaccrual assets	3.06	0.59	99	4.80	0.62	99	3.81	0.67	99	2.95	0.53	99	2.41	0.57	97
30+ days past due and nonaccrual assets	3.32	1.04	93	5.34	1.21	97	4.31	1.29	96	4.40	1.19	95	4.99	1.26	95
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.47	0.43	63	0.67	0.49	78	0.62	0.52	67	0.58	0.44	69	0.61	0.48	72
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.46	59	0.70	0.52	77	0.65	0.55	68	0.64	0.48	73	0.70	0.52	75
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.48	0.52	50	0.69	0.56	67	0.64	0.60	58	0.49	0.53	51	0.43	0.60	33
Allowance for loan and lease losses	203.12	67.93	92	202.77	65.48	92	191.74	66.66	93	338.65	115.41	92	374.58	118.28	94
Equity capital + allowance for loan and lease losses	6.32	4.43	78	8.42	4.83	86	7.44	4.97	81	5.32	4.28	68	4.38	4.79	47
Tier 1 capital + allowance for loan and lease losses	6.53	5.28	70	8.82	5.98	77	7.69	6.05	69	5.62	5.65	55	4.71	6.16	38
Loans and leases + other real estate owned	3.19	0.88	95	5.05	0.92	96	3.98	0.97	96	3.32	0.85	96	3.11	0.96	94

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		1.10	0.24	94	2.21	0.39	98	2.34	0.39	98	1.81	0.38	97	2.61	0.42	97
	90+ days past due		0.05	0.12	63	0.07	0.15	65	0.15	0.16	75	5.16	0.16	98	10.40	0.22	98
	Nonaccrual.....		10.30	0.65	99	11.25	0.63	98	11.55	0.76	99	7	0.46	98	5.90	0.57	98
Commercial and industrial	30–89 days past due		0.04	0.17	22	0.23	0.23	61	0.06	0.23	17	0.10	0.31	21	0.02	0.30	10
	90+ days past due		0.15	0.02	96	0.09	0.03	85	0.15	0.03	91	0.03	0.05	58	0.02	0.05	52
	Nonaccrual.....		8.98	0.64	99	8.13	0.75	98	9.46	0.75	98	6.73	0.83	98	3.32	0.76	96
Individuals	30–89 days past due		0.62	0.55	65	0.85	0.58	72	1.05	0.83	72	1.24	0.83	74	1.08	0.84	63
	90+ days past due		0.34	0.07	89	0.45	0.13	84	0.36	0.14	81	0.19	0.17	70	0.12	0.16	63
	Nonaccrual.....		0.45	0.18	84	0.57	0.22	82	0.54	0.28	81	0.82	0.17	94	0.72	0.23	89
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		32.91	0	97	72	0	98	47.37	0	97	47.37	0	98	28.02	0	98
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		100	0.69	99	100	0.80	98	100	0.49	99	100	0.67	98	100	0.75	98
Foreign governments	30–89 days past due		0	0.01	46	0	0	50	0	0	50	0	0.07	47	0	0.01	46
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases	30–89 days past due		0	0.11	18	0.01	0.14	35	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0	0.01	35	0.01	0.01	72	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.45	0.13	86	1.64	0.15	97	0.73	0.15	90	0.38	0.13	85	0.92	0.14	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	1.96	0.35	96	3.43	0.60	98	3.94	0.65	97	3.04	0.67	97	4.46	0.71	97
	90+ days past due	0.07	0.27	61	0.09	0.29	62	0.27	0.33	77	7	0.31	95	14.68	0.46	98
	Nonaccrual	9.63	0.82	99	8.68	0.84	98	9.91	0.89	99	5.75	0.73	98	3.77	0.86	96
Revolving	30–89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	2.86	1.05	87	0	1.27	4	0	1.13	5	0	1	5	15.79	1.17	99
Closed-end	30–89 days past due	1.97	0.36	96	3.44	0.61	97	3.95	0.65	98	3.05	0.70	95	4.48	0.75	97
	90+ days past due	0.07	0.29	60	0.09	0.33	61	0.27	0.38	77	7.02	0.35	95	14.72	0.53	98
	Nonaccrual	9.66	0.77	99	8.70	0.81	98	9.92	0.87	99	5.77	0.70	98	3.74	0.84	96
Junior lien	30–89 days past due	0.01	0.01	55	0.02	0.02	68	0.04	0.02	81	0.01	0.02	46	0.08	0.03	88
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	31	0.05	0.05	52	0.03	0.04	44	0.01	0.04	33	0.01	0.06	23
Commercial real estate	30–89 days past due	0	0.14	6	0.91	0.23	93	0.62	0.26	84	0.39	0.18	85	0.44	0.17	87
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	6.34	0.52	99	6.01	0.43	99	6.77	0.62	99	0.88	0.23	95	0.30	0.28	62
Construction and development	30–89 days past due	0	0.12	18	0.03	0.24	38	1.52	0.28	92	1.19	0.28	90	1.11	0.21	94
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	10.69	0.36	98	15.07	0.25	99	12.85	0.41	98	2.46	0.20	95	0.74	0.19	90
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0.02	0.03	65	0.44	0.06	92	0.25	0.06	89
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	1.09	0.02	98	1.42	0.04	98	1.57	0.03	99	1.07	0.02	99	0.28	0.02	96
Other	30–89 days past due	0	0.07	21	0.03	0.17	46	1.50	0.22	92	0.74	0.20	88	0.86	0.13	94
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	9.61	0.29	97	13.66	0.18	99	11.28	0.35	98	1.39	0.17	94	0.46	0.15	86
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0.52	0.08	94	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0	0.14	7	1.71	0.20	98	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	3.34	0.66	97	0.18	0.55	20	3.33	0.80	97	0.09	0.28	23	0.02	0.30	11
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.18	0.25	46	0	0.24	6	0.17	0.27	37	0	0.16	7	0	0.17	6
Other	30–89 days past due	0	0.09	12	1.71	0.11	98	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	3.16	0.40	98	0.18	0.24	52	3.16	0.44	98	0.09	0.10	54	0.02	0.13	23
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	1.30	0.63	87	1.78	0.90	86	1.68	0.95	84	2.57	1.19	91	2.93	1.22	91
	90+ days past due	0.89	0.39	81	1.78	0.76	85	0.98	0.63	69	0.83	0.78	51	0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-29,475,000	-27,081,000	-26,786,000	-25,919,000	21,811,000										
Retained earnings	125,092,000	107,364,000	114,075,000	106,465,000	100,100,000										
Accumulated other comprehensive income (AOCI)	-1,889,000	-341,000	-1,434,000	-1,484,000	693,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	93,728,000	79,942,000	85,855,000	79,062,000	78,982,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	4,253,000	4,503,000	4,424,000	4,400,000	3,677,000										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	35,000	734,000	-210,000	-188,000	2,189,000										
Subtotal:	89,440,000	74,705,000	81,641,000	74,850,000	73,116,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	89,440,000	74,705,000	81,641,000	74,850,000	73,116,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	9,203,000	11,203,000	11,203,000	11,203,000	11,203,000										
Less: Additional tier 1 capital deductions	129,000	131,000	114,000	613,000	617,000										
Additional tier 1 capital	9,074,000	11,072,000	11,089,000	10,590,000	10,586,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	12,077,000	12,817,000	12,196,000	12,847,000	13,147,000										
Non-qualifying capital instruments	94,000	188,000	188,000	284,000	442,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,841,000	3,065,000	3,095,000	1,802,000	1,353,000										
Exited advanced approach eligible credit reserves	623,000	1,156,000	950,000	350,000	170,000										
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	15,012,000	16,070,000	15,479,000	14,933,000	14,942,000										
Exited advanced approach tier 2 capital before deductions	12,794,000	14,161,000	13,334,000	13,481,000	13,759,000										
Less: Tier 2 capital deductions	47,000	51,000	55,000	8,000	16,000										
Tier 2 capital	14,965,000	16,019,000	15,424,000	14,925,000	14,926,000										
Exited advanced approach tier 2 capital	12,747,000	14,110,000	13,279,000	13,473,000	13,743,000										
Total capital	113,479,000	101,796,000	108,154,000	100,365,000	98,628,000										
Exited advanced approach total capital	111,261,000	99,887,000	106,009,000	98,913,000	97,445,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,358,165,000	1,137,252,000	1,152,483,000	983,909,000	945,961,000										
Less: Deductions from common equity tier 1 capital	5,003,000	4,969,000	4,948,000	5,275,000	4,754,000										
Less: Other deductions	97,000	4,026,000	-302,000	0	0										
Total assets for leverage ratio	1,353,065,000	1,128,257,000	1,147,837,000	978,634,000	941,207,000										
Total risk-weighted assets	644,470,580	563,109,005	577,498,890	563,574,615	547,909,535										
Exited advanced approach total RWA	668,161,000	628,369,000	610,935,000	544,653,000	558,111,000										
Capital Ratios															
Common equity tier 1 capital, column A	13.88	12.66	71	13.27	11.98	79	14.14	12.35	82	13.28	12.11	77	13.34	12.09	77
Common equity tier 1 capital, column B	13.39	0.29	97	11.89	0.28	95	13.36	0.30	96	13.74	0.29	98	13.10	0.52	97
Tier 1 capital, column A	15.29	13.44	83	15.23	12.72	85	16.06	13.08	85	15.16	12.78	84	15.28	12.85	83
Tier 1 capital, column B	14.74	0.33	96	13.65	0.32	95	15.18	0.34	96	15.69	0.34	98	15	0.60	96
Total capital, column A	17.61	15.42	83	18.08	14.77	88	18.73	15.23	87	17.81	14.36	87	18	14.45	88
Total capital, column B	16.65	0.37	96	15.90	0.38	95	17.35	0.39	98	18.16	0.38	98	17.46	0.67	98
Tier 1 leverage	7.28	9.11	6	7.60	9.03	10	8.08	9.13	18	8.73	9.76	21	8.89	9.71	20
Supplementary leverage ratio, advanced approaches HCs	5.54	6.95	12	6.56	8.42	10	6.94	8.72	10	6.21	7.41	27	6.23	7.31	16

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		327,000			325,000			332,000			181,000			139,000		0.62	119.46	
Total property and casualty assets		74,000			68,000			75,000			68,000			60,000		8.82	51.02	
Reinsurance recoverables (P/C)																		
Total life and health assets		253,000			257,000			257,000			113,000			79,000		-1.56	153.00	
Reinsurance recoverables (L/H)		0			0			0			0			0				
Separate account assets (L/H)																		
Total insurance underwriting equity		308,000			298,000			304,000			295,000			282,000		3.36	18.46	
Total property and casualty equity		109,000			104,000			107,000			100,000			93,000		4.81	39.74	
Total life and health equity		199,000			194,000			197,000			195,000			189,000		2.58	9.34	
Total insurance underwriting net income		4,000			3,000			9,000			14,000			7,000		33.33		
Total property and casualty		2,000			4,000			7,000			8,000			6,000		-50.00	-33.33	
Total life and health		2,000			-1,000			2,000			6,000			1,000				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		164,000			320,000			262,000			149,000			131,000		-48.75	78.26	
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			-1,000			-1,000			1,000			-1,000				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			-1,000			-1,000			1,000			-1,000				
Premiums		1,000			-1,000			-1,000			1,000			-1,000				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		1,000			-1,000			-1,000			1,000			-1,000				
Insurance benefits, losses, expenses		-114,000			155,000			83,000			-8,000			68,000				
Net assets of insurance underwriting subsidiaries		327,000			325,000			331,000			181,000			139,000		0.62	119.46	
Life insurance assets		42,000			40,000			40,000			59,000			57,000		5.00	-39.13	
Analysis Ratios																		
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0.02	0	91	0.03	0	92	0.03	0	93	0.02	0.01	84	0.01	0.01	80			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	22.63	52.30	48	20.92	54.79	42	22.59	53.67	46	37.57	51.47	50	43.17	56.12	46			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	77.37	47.70	52	79.08	45.21	57	77.41	46.33	53	62.43	48.53	50	56.83	43.88	53			
Separate account assets (L/H) / Total life assets	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	0	0	0.41	0	0	0.47	27	0	0.47	0			
Premium income / Insurance activities revenue		3.14			3.04			2.84			100		7.32	97		4.86		
Credit related premium income / Total premium income	0	30.92	35		40.01			38.23			0		34.91	29		44.54		
Other premium income / Total premium income	100	69.08	65		59.99			61.77			100		65.09	70		55.46		
Insurance underwriting net income / Consolidated net income	0.03	0.02	88	0.19	0.02	92	0.10	0.03	89	0.17	0.08	86	0.07	0.08	84			
Insurance net income (P/C) / Equity (P/C)	3.67	21.10	41	7.69	7.42	65	6.54	15.59	47	8	19.86	42	6.45	15.64	52			
Insurance net income (L/H) / Equity (L/H)	2.01	5.07	50	-1.03	-31.13	21	1.02	3.62	23	3.08	5.13	44	0.53	1.99	33			
Insurance benefits, losses, expenses / Insurance premiums	-11,400	-395.05	5		620.37			447.82			-800		233.61	3		160.49		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	0.23	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	95	0.03	0	96	0.03	0	96	0.02	0	91	0.01	0	88			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.04	11.54	7	0.04	11.35	7	0.04	11.03	7	0.07	11.51	8	0.07	10.22	11			
Broker-Dealer Activities						864,526,000						739,010,000						651,174,000
Net assets of broker-dealer subsidiaries (\$000)	62.29	0.47	99	64.74	0.73	98	64.05	0.75	98	64.79	1.39	98	69.88	1.79	98			
Net assets of broker-dealer subsidiaries / Consolidated assets																		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	47,453,000	40,572,000	48,387,000	39,269,000	29,924,000
Real estate loans.....	3,774,000	3,435,000	3,681,000	4,834,000	4,143,000
Commercial and industrial loans	14,276,000	15,521,000	13,951,000	12,302,000	8,654,000
Loans to depository institutions and other banks acceptances	233,000	100,000	97,000	149,000	255,000
Loans to foreign governments and institutions	699,000	699,000	699,000	699,000	698,000
Loans to individuals	725,000	392,000	574,000	407,000	335,000
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	27,708,000	20,385,000	29,343,000	20,838,000	15,819,000
Lease financing receivables.....	38,000	40,000	42,000	40,000	20,000
Debt securities	2,036,000	0	2,100,000	0	0
Interest-bearing bank balances	82,498,000	68,672,000	81,981,000	63,233,000	78,254,000
Total selected foreign assets	131,987,000	109,244,000	132,468,000	102,502,000	108,178,000
Total foreign deposits	74,385,000	57,857,000	53,561,000	39,198,000	31,757,000
Interest-bearing deposits	73,891,000	57,288,000	53,006,000	38,806,000	31,440,000
Non-interest-bearing deposits.....	494,000	569,000	555,000	392,000	317,000

Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans	2.19	0.64	85	2.75	0.93	81	2.46	0.87	81	3.94	1.25	82	3.62	1.17	82
Cost: Interest-bearing deposits.....	0.29	0.12	81	1.03	0.59	82	0.80	0.42	82	1.34	1.19	56	0.96	0.97	50

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans	0.26			5.29			5.18			1.01	27.03	71	2.51	27.29	62
Commercial and industrial loans	0.04	1.03	35	0.76	0.59	77	0.61	0.64	72	0.24	0.29	65	0.60	1.53	57
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases.....	16.96	-1.19	75	17.94	10.27	75	23.22	-2.40	80	31.23	22.48	80	10.69	7.24	61
Total selected assets.....	20.82	3.19	71	43.48	5.10	85	29.23	2.04	80	-5.25	12.40	41	56.16	3.24	92
Deposits	28.57	9.07	86	69.87	10.22	93	36.64	3.46	93	23.43	10.36	76	15.21	5	74

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		7,930,000	9,018,000	9,606,000	10,902,000	8,202,000	-12.06	80.43
1–4 family residential loans		5,785,000	6,621,000	7,046,000	7,091,000	7,223,000	-12.63	119.29
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		2,145,000	2,397,000	2,560,000	3,811,000	979,000	-10.51	22.08
Retained credit exposure.....		172,000	141,000	177,000	139,000	126,000	21.99	-54.62
1–4 family residential loans		110,000	85,000	117,000	88,000	98,000	29.41	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		62,000	56,000	60,000	51,000	28,000	10.71	
Unused commitments to provide liquidity (servicer advance).....		41,000	43,000	47,000	50,000	36,000	-4.65	310.00
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0.57	0.79	0.83		1.10		0.88
1–4 family residential loans		0.42	0.58	0.61		0.71		0.78
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0.15	0.21	0.22		0.38		0.11
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		9.56	11.92	10.48		13.27		14.91
1–4 family residential loans		0.03	0.02	0.01		0.03		0.03
Home equity lines		2.60	1.67	2.40		1.53		0.45
Credit card receivables.....		4.98	5.20	4.76		5.41		5.67
Auto loans and other consumer loans.....		14.03	24.38	16.43		17.97		18.86
Commercial and industrial loans		68.80	56.81	65.92		61.80		60.09

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	2.17	1.56	1.84	1.27	1.54		
1–4 family residential loans.....	1.90	1.28	1.66	1.24	1.36		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	2.89	2.34	2.34	1.34	2.86		
Unused commitments to provide liquidity (servicer advance).....	0.52	0.48	0.49	0.46	0.44		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.17	0.16	0.19	0.16	0.15		
Total retained credit exposure and asset sale credit exposure	1.33	1.37	1.52	1.50	2.26		
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	133,000	312,000	183,000	177,000	255,000	-57.37	3225.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	8,000	0	0	0	-100.00	
Total 30–89 days past due securitized assets.....	133,000	320,000	183,000	177,000	255,000	-58.44	3225.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	316,000	432,000	395,000	404,000	421,000	-26.85	179.65
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	2,000	0	0	0		
Total 90+ days past due securitized assets	316,000	434,000	395,000	404,000	421,000	-27.19	179.65
Total past due securitized assets.....	449,000	754,000	578,000	581,000	676,000	-40.45	283.76
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.30	4.71	2.60	2.50	3.53
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0.33	0	0	0
Total 30–89 days past due securitized assets	1.68	3.55	1.91	1.62	3.11
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.46	6.52	5.61	5.70	5.83
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0.08	0	0	0
Total 90+ days past due securitized assets	3.98	4.81	4.11	3.71	5.13
Total past due securitized assets percent of securitized assets	5.66	8.36	6.02	5.33	8.24
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.06	3.87	3.48	2.86	4.14
Home equity lines	0	0	0	0	0
Credit card receivables	1.30	1.78	1.68	2.57	2.93
Commercial and industrial loans	0.04	0.23	0.06	0.10	0.02
All other loans and leases	0.03	0.15	0.11	0.14	0.14
Total managed loans past due 30–89 days	0.26	0.64	0.50	0.53	0.73
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.58	2.26	2.10	6.57	11.55
Home equity lines	0	0	0	0	0
Credit card receivables	0.89	1.78	0.98	0.83	0
Commercial and industrial loans	0.15	0.09	0.15	0.03	0.02
All other loans and leases	0.01	0.01	0.01	0.43	0.72
Total managed loans past due 90+ days	0.20	0.33	0.27	1.18	2.20
Total Past Due Managed Assets	0.46	0.97	0.77	1.72	2.92
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	2.25	2.39	1.62	0.25	0
Commercial and industrial loans	0.19	2.09	2.35	0.80	0.46
All other loans and leases	0.08	0.32	0.23	0.37	0.29
Net Losses on Managed Assets Percent of Total Managed Assets	0.15	0.75	0.59	0.39	0.28

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		53,000	-1,911,000	-1,430,000	-375,000	-1,282,000		-86.13
Dividends		38,000	0	40,000	63,000	102,000		111.11
Interest		-10,000	7,000	-53,000	22,000	-133,000		
Management and service fees		0	0	0	0	0		
Other income		25,000	-1,918,000	-1,417,000	-460,000	-1,251,000		-92.35
Income from nonbank subsidiaries		10,468,000	9,285,000	18,632,000	14,236,000	22,499,000	12.74	187.66
Dividends		0	3,000	3,000	169,000	164,000	-100.00	-100.00
Interest		1,673,000	2,244,000	3,732,000	7,242,000	6,466,000	-25.45	-16.10
Management and service fees		0	0	0	0	0		
Other income		8,795,000	7,038,000	14,897,000	6,825,000	15,869,000	24.96	455.94
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		10,521,000	7,374,000	17,202,000	13,861,000	21,217,000	42.68	161.65
Securities gains (losses)		53,000	319,000	319,000	181,000	0	-83.39	
Other operating income		703,000	-405,000	-827,000	-1,871,000	495,000		
Total operating income		11,277,000	7,288,000	16,694,000	12,171,000	21,712,000	54.73	301.75
Operating Expenses								
Personnel expenses		687,000	97,000	393,000	342,000	297,000	608.25	271.35
Interest expense		1,704,000	2,198,000	4,073,000	5,320,000	5,655,000	-22.47	-1.05
Other expenses		1,079,000	4,372,000	5,101,000	4,578,000	3,654,000	-75.32	178.81
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		3,470,000	6,667,000	9,567,000	10,240,000	9,606,000	-47.95	51.26
Income (loss) before taxes		7,807,000	621,000	7,127,000	1,931,000	12,106,000	1157.17	1421.83
Applicable income taxes (credit)		-40,000	-238,000	-696,000	-538,000	-1,173,000		
Extraordinary items								
Income before undistributed income of subsidiaries		7,847,000	859,000	7,823,000	2,469,000	13,279,000	813.50	669.31
Equity in undistributed income of subsidiaries		4,475,000	727,000	1,636,000	5,997,000	-2,820,000	515.54	131.03
Bank subsidiaries		1,833,000	470,000	1,334,000	1,737,000	2,347,000	290.00	116.41
Nonbank subsidiaries		2,642,000	257,000	302,000	4,260,000	-5,167,000	928.02	142.39
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		12,322,000	1,586,000	9,459,000	8,466,000	10,459,000	676.92	316.71
Memoranda								
Bank net income		1,871,000	470,000	1,374,000	1,800,000	2,449,000	298.09	116.30
Nonbank net income		2,642,000	260,000	305,000	4,429,000	-5,003,000	916.15	129.14
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	35,098,000	8.75	31,458,000	8.32	32,084,000	8.68	33,178,000	30,119,000	11.57	2.56	
Common and preferred stock	33,165,000	8.27	30,453,000	8.06	31,116,000	8.42	30,376,000	28,737,000	8.91	33.32	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	1,326,000	0.33	203,000	0.05	202,000	0.05	186,000	866,000	553.20	-57.93	
Other receivables	607,000	0.15	802,000	0.21	766,000	0.21	2,616,000	516,000	-24.31	-90.20	
Investment in nonbank subsidiaries	334,678,000	83.43	324,925,000	85.97	314,786,000	85.19	306,945,000	289,516,000	3.00	36.71	
Common and preferred stock	80,319,000	20.02	69,889,000	18.49	75,072,000	20.32	67,524,000	63,725,000	14.92	22.54	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	240,729,000	60.01	246,224,000	65.15	228,792,000	61.92	229,185,000	217,791,000	-2.23	42.11	
Other receivables	13,630,000	3.40	8,812,000	2.33	10,922,000	2.96	10,236,000	8,000,000	54.68	38.07	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	890,000	0.22	881,000	0.23	548,000	0.15	443,000	399,000	1.02	106.02	
Securities	25,010,000	6.23	15,225,000	4.03	17,146,000	4.64	16,660,000	9,550,000	64.27		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,000	0	0	0	0	0	0	0	0	-99.96	
Cash and due from unrelated depository institution	31,000	0.01	21,000	0.01	26,000	0.01	33,000	103,000	47.62	-22.50	
Premises, furnishings, fixtures and equipment	519,000	0.13	548,000	0.14	519,000	0.14	533,000	239,000	-5.29	232.69	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	4,912,000	1.22	4,890,000	1.29	4,404,000	1.19	4,907,000	3,798,000	0.45	-43.90	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	401,139,000	100.00	377,948,000	100.00	369,513,000	100.00	362,699,000	333,724,000	6.14	37.88	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	17,032,000	4.25	18,837,000	4.98	17,273,000	4.67	24,045,000	23,358,000	-9.58	-23.31	
Borrowings with maturity over 1 year	179,532,000	44.76	160,208,000	42.39	153,638,000	41.58	150,730,000	165,991,000	12.06	19.90	
Subordinated notes and debentures	17,368,000	4.33	19,245,000	5.09	18,538,000	5.02	16,989,000	15,713,000	-9.75	-14.03	
Other liabilities	4,242,000	1.06	10,196,000	2.70	6,847,000	1.85	6,761,000	5,169,000	-58.40	34.45	
Balance due to subsidiaries and related institutions	81,075,000	20.21	79,433,000	21.02	77,285,000	20.92	73,909,000	33,308,000	2.07	790.35	
Total liabilities	299,249,000	74.60	287,919,000	76.18	273,581,000	74.04	272,434,000	243,539,000	3.94	46.40	
Equity Capital	101,890,000	25.40	90,029,000	23.82	95,932,000	25.96	90,265,000	90,185,000	13.17	17.77	
Perpetual preferred stock (income surplus)	9,203,000	2.29	11,203,000	2.96	11,203,000	3.03	11,203,000	11,203,000	-17.85	-17.85	
Common stock	9,000	0	9,000	0	9,000	0	9,000	9,000	0.00	0.00	
Common surplus	60,149,000	14.99	58,840,000	15.57	59,147,000	16.01	58,078,000	56,850,000	2.22	6.58	
Retained earnings	124,051,000	30.92	106,248,000	28.11	112,947,000	30.57	106,465,000	100,100,000	16.76	45.36	
Accumulated other comprehensive income	-1,889,000	-0.47	-341,000	-0.09	-1,434,000	-0.39	-1,484,000	693,000			
Other equity capital components	-89,633,000	-22.34	-85,930,000	-22.74	-85,940,000	-23.26	-84,006,000	-78,670,000			
Total liabilities and equity capital	401,139,000	100.00	377,948,000	100.00	369,513,000	100.00	362,699,000	333,724,000	6.14	37.88	
Memoranda											
Loans and advances from bank subsidiaries	517,000	0.13	674,000	0.18	576,000	0.16	48,000	43,000	-23.29	857.41	
Loans and advances from nonbank subsidiaries	78,553,000	19.58	76,469,000	20.23	75,573,000	20.45	72,393,000	31,954,000	2.73	882.16	
Notes payable to subsidiaries that issued TPS	939,000	0.23	939,000	0.25	939,000	0.25	947,000	1,106,000	0.00	-72.34	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	43,099,000	10.74	42,517,000	11.25	43,954,000	11.90	42,537,000	7,229,000	1.37	781.37	
Guaranteed loans to banks, nonbanks, and holding companies	67,921,000	16.93	60,436,000	15.99	62,338,000	16.87	55,289,000	54,252,000	12.39	74.95	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	25.22	12.64	96	3.48	4.33	33	10.31	7.29	75	9.36	9.68	45	12.26	10.40	71
Profitability															
Net income / Average equity capital	11.71	12.37	52	3.08	4.55	28	4.48	7.45	20	6.09	10.51	11	8.87	11.19	28
Bank net income / Average equity investment in banks	6.83	13.40	43	0.76	7.01	32	0.43	9.75	23	6.75	7.89	60	-7.23	7.10	5
Nonbank net income / Average equity investment in nonbanks	11.92				5.62			7.01			8.55			8.78	
Subsidiary HCs net income / Average equity investment in sub HCs	15.18	96.24	10	29.63	91.35	12	14.53	88.16	12	21.26	82.22	17	23.42	82.56	18
Bank net income / Parent net income	21.44	3.10	93	16.39	6.35	82	3.22	3.59	69	52.32	5.93	92		3.78	
Nonbank net income / Parent net income		67.52			71.95			68.34			74			72.48	
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	293.70	16.87	98	319.81	20.37	98	285.18	20.06	98	301.82	20.43	98	270.04	20.88	98
Total debt / Equity capital	209.96	11.60	98	220.25	14.50	98	197.48	14.41	98	212.45	14.31	98	227.38	14.69	98
Total debt + notes payable to subs that issued TPS / Equity capital	210.89	13.82	98	221.29	16.78	98	198.46	16.67	98	213.49	16.36	98	228.61	17.10	98
Total debt + Loans guaranteed for affiliate / Equity capital	276.62	11.69	98	287.38	14.81	98	262.46	14.68	98	273.70	14.56	98	287.54	15.14	98
Total debt / Equity capital – excess over fair value	209.96	11.71	98	220.25	14.64	97	197.48	14.52	97	212.45	14.51	97	227.38	14.81	98
Long-term debt / Equity capital	193.25	11.05	98	199.33	13.39	98	179.48	13.56	98	185.81	13.04	98	201.48	13.37	98
Short-term debt / Equity capital	16.72	0.48	98	20.92	0.98	96	18.01	0.77	96	26.64	1.02	97	25.90	1.14	96
Current portion of long-term debt / Equity capital	42.30	0.06	98	47.23	0.05	99	45.82	0.06	99	47.12	0.05	99	8.02	0.14	97
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	77.77	39.10	82	76.02	29.33	88	75.63	34.67	85	75.86	28.44	88	77.17	28.63	88
Double Leverage															
Equity investment in subs / Equity capital	111.38	103.07	87	111.46	103.11	89	110.69	102.81	88	108.46	103.22	76	102.52	103.10	52
Total investment in subs / Equity capital	362.92	108.26	99	395.85	110.49	98	361.58	110.16	99	376.80	111.07	98	354.42	112.48	98
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.47	0.25	68	3.25	0.67	88	1.08	0.47	76	0.90	0.36	74	0.22	0.35	51
Equity investment in subs – equity cap / Net income-div (X)	0.52	0.83	42	12.22	3.93	88	1.44	1.82	55	1.20	1.22	56	0.26	1.22	18
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	251.81	138.64	87	97.71	143.95	30	147.19	136.59	63	104.12	177.68	23	201.83	162.34	72
Cash from ops + noncash items + op expense / Op expense + dividend	119.12	130.64	50	284.98	154.33	84	185.08	147.24	75	124.74	190.27	28	179.17	174.91	57
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.14	103.17	56	100.99	148.07	48	100.55	134.08	34	100.45	116.34	33	101.49	103.19	52
Pretax operating income + interest expense / Interest expense	558.16	1,479.01	33	128.25	2,733.67	18	274.98	2,016.32	19	136.30	1,968.54	11	314.08	2,898.75	22
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	549.97	1,667.11	32	127.86	1,374.36	17	272.36	1,539.23	19	135.81	1,632.83	9	311.35	1,369.37	21
Dividends + interest from subsidiaries / Interest expense + dividends	60.40	153.06	19	67.04	169.52	20	58.06	150.43	13	100.97	210.80	16	88.40	188.90	13
Fees + other income from subsidiaries / Salary + other expenses	499.43	12.78	99	114.57	15.95	96	245.36	13.95	99	129.37	16.52	97	369.98	16.08	99
Net income / Current part of long-term debt + preferred dividends (X)	0.28	41.77	3	0.04	27.95	2	0.21	35.64	1	0.20	57.11	3	1.34	33.93	5
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.87	3.64	43	-0.86	3.69	14	1.21	3.85	40	-1.03	2.64	15	-4.85	2.61	11
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	3.37	0.21	94	0.68	0.05	92	1.46	0.10	93	0.23	0.04	87	4.01	0.24	94
Nonaccrual	0	0.96	44	0	0.97	39	0	1.03	40	0	0.54	40	0	6.54	38
Total	3.37	1.17	88	0.68	1.02	71	1.46	1.13	87	0.23	0.58	68	4.01	6.78	83
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	3.47	0	99	2.17	0	99	2.03	0	99	3.85	0	99	3.36	0	99
To nonbank subsidiaries	63.20	0.03	99	64.95	0.05	99	62.95	0.05	99	57.40	0.10	99	56.80	0.24	99
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	66.66	0.03	99	67.13	0.06	99	64.98	0.05	99	61.25	0.10	99	60.16	0.25	99
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	87.32	1.79	99	85.75	2.90	98	85.07	2.66	97	87.83	5.62	97	87.95	5.50	98
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	40.95	0.07	99	42.90	0.07	99	41.59	0.08	99	44.22	0.19	99	45.58	0.21	99

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	14.17	78.46	9	135.51	73.92	88	29.89	81.10	15	85.22	57.84	77	13.63	57.26	9
Dividends declared / Net income	9.02	25.30	21	73.39	60.26	71	24.72	42.29	27	24.85	33.08	33	17.31	27.33	23
Net income – dividends / Average equity.....	22.94	9.64	95	0.93	1.15	37	7.76	4.14	82	7.03	6.46	56	10.14	7.33	84
Percent of Dividends Paid															
Dividends from bank subsidiaries	3.42	139.49	20	0	166.94	10	1.71	132.17	16	2.99	178.13	19	5.64	157.73	20
Dividends from nonbank subsidiaries	0	3.97	27	0.26	3.69	70	0.13	3.41	56	8.03	7.53	76	9.06	7.13	80
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	3.42	193.08	8	0.26	205.70	8	1.84	174.85	6	11.03	260.40	5	14.70	215.26	6
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	2.03	36.56	18	0	82.59	8	2.91	60.28	8	3.50	66.55	10	4.16	60.71	10
Interest income from bank subsidiaries.....	-0.53	0.11	0	1.49	0.58	81	-3.86	0.36	0	1.22	0.54	80	-5.43	0.52	1
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	1.34	0	98	-408.09	0.01	1	-103.13	0	0	-25.56	0	0	-51.08	0	1
Operating income from bank subsidiaries	2.83	38.35	14	-406.60	98.26	1	-104.08	62.88	0	-20.83	69.36	0	-52.35	63.43	1
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	1.15	52.25	42	0.98	56.39	34	3.82	82.95	26		51.40	
Interest income from nonbank subsidiaries.....	63.32	2.35	95	863.08	7.62	98	1,223.61	7.38	97	163.51	20.25	93		18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	332.89	0.08	98	2,706.92	0.22	98	4,884.26	0.16	98	154.10	1.06	97		0.15	
Operating income from nonbank subsidiaries	396.21	76.16	92	3,571.15	78.35	98	6,108.85	79.84	97	321.43	150.41	82		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0.34	67.82	22	0	66.84	12	0.24	69.76	18	0.52	67.32	22	0.47	65.18	23
Interest income from bank subsidiaries.....	-0.09	0.39	1	0.10	1.06	56	-0.32	0.63	1	0.18	0.80	59	-0.61	0.92	1
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0.22	0.02	92	-26.32	0.07	0	-8.49	0.04	1	-3.78	0.03	1	-5.76	0.02	0
Operating income from bank subsidiaries	0.47	81.78	9	-26.22	81.90	0	-8.57	82.20	1	-3.08	78.80	1	-5.90	74.20	0
Dividends from nonbank subsidiaries	0	2.67	26	0.04	2.05	60	0.02	1.95	49	1.39	2.65	65	0.76	2.57	68
Interest income from nonbank subsidiaries.....	14.84	0.35	95	30.79	1.11	94	22.36	0.73	95	59.50	1.19	96	29.78	2.32	92
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	77.99	0.01	99	96.57	0.01	99	89.24	0.01	99	56.08	0.04	99	73.09	0.02	99
Operating income from nonbank subsidiaries	92.83	6.48	94	127.40	6.25	98	111.61	4.70	99	116.97	7.29	99	103.62	7.64	99
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	464.24	135.34	84	409.53	237.31	82	440.86	135.13	87	301.27	83.37	88	136.99	87.87	73
Loans and advances from subsidiaries / Total debt	36.96	28.31	67	38.90	33.86	67	40.19	27.08	67	37.78	28.33	72	15.60	26.53	53